

In re:
Sean Michael Prue
Debtor

Case No. 22-11310-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 16, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db	+ Sean Michael Prue, 413 River Drive - Apt 201, Allentown, PA 18109-2822
14692686	+ Goldberg Real Estate, 33 Clinton Road, Caldwell, NJ 07006-6716
14692689	+ Lisa Prue, 1501 Jill St, Bethlehem, PA 18017-6210

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Sep 17 2022 03:43:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 16 2022 23:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 16 2022 23:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14692682	+ Email/Text: bncnotifications@phea.org	Sep 16 2022 23:35:00	AES/BHEA-US Bank, PO Box 61047, Harrisburg, PA 17106-1047
14692683	+ EDI: CAPITALONE.COM	Sep 17 2022 03:43:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14692684	EDI: DISCOVER.COM	Sep 17 2022 03:43:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
14692685	+ EDI: AMINFOFP.COM	Sep 17 2022 03:43:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14692687	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 16 2022 23:35:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
14692688	+ Email/Text: bk@lendingclub.com	Sep 16 2022 23:35:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14692690	Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 16 2022 23:35:00	LoanCare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14692691	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 16 2022 23:40:49	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14692692	+ Email/Text: bankruptcynotices@psecu.com	Sep 16 2022 23:35:00	PA State Employees Credit Union, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14692693	+ EDI: RMSC.COM	Sep 17 2022 03:43:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14692694	+ Email/Text: bkfilings@zwickerpc.com	Sep 16 2022 23:36:00	Zwicker & Associates, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 14

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Sean Michael Prue claputka@laputkalaw.com jen@laputkalaw.com; jbolles@laputkalaw.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Sean Michael Prue	Social Security number or ITIN	xxx-xx-8590
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-11310-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sean Michael Prue

9/15/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.